

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Scott W Reichert  
Lynnae B Reichert  
Debtor(s)

Case No. 15-01345

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2015.
- 2) The plan was confirmed on 04/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/19/2018.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$215,415.00.
- 10) Amount of unsecured claims discharged without payment: \$18,947.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$71,464.20
Less amount refunded to debtor	\$1.32

**NET RECEIPTS: \$71,462.88**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,510.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,510.23**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	2,349.00	2,349.54	2,349.54	2,349.54	0.00
CACH LLC	Unsecured	7,977.00	7,576.94	7,576.94	7,576.94	0.00
CAPITAL ONE BANK USA	Unsecured	1,315.00	1,065.94	1,065.94	1,065.94	0.00
CAVALRY SPV I LLC	Unsecured	229.00	228.96	228.96	228.96	0.00
CERASTES LLC	Unsecured	2,377.00	2,209.05	2,209.05	2,209.05	0.00
CONSUMER FINANCIAL SERVICES	Secured	3,439.00	3,439.00	3,439.00	3,439.00	174.15
DISCOVER BANK	Unsecured	1,184.00	1,111.87	1,111.87	1,111.87	0.00
EASTSIDE FINANCE CO	Secured	4,176.02	1,957.36	1,957.36	1,957.36	117.01
FEDERAL NATIONAL MORTGAGE AS	Secured	6,814.00	6,429.13	6,429.13	6,429.13	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	10,544.00	13,789.35	13,789.35	13,789.35	0.00
JP MORGAN CHASE BANK NA	Unsecured	16,465.00	16,533.08	16,533.08	4,702.24	0.00
LVNV FUNDING	Unsecured	800.00	723.61	723.61	723.61	0.00
LVNV FUNDING	Unsecured	269.00	362.44	362.44	362.44	0.00
MIDLAND FUNDING LLC	Unsecured	3,433.00	3,433.23	3,433.23	3,433.23	0.00
MITSUBISHI MOTORS CREDIT OF AM	Secured	12,423.95	12,423.95	12,423.95	12,423.95	198.09
PORTFOLIO RECOVERY ASSOC	Unsecured	334.00	334.70	334.70	334.70	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	664.00	663.85	663.85	663.85	0.00
THD/CBNA	Unsecured	719.00	NA	NA	0.00	0.00
MIRAMEDRG/SHERMAN HOSPITAL	Unsecured	83.00	NA	NA	0.00	0.00
CHASE	Unsecured	2,449.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,436.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,087.00	NA	NA	0.00	0.00
CHASE	Unsecured	743.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS HEALTH	Unsecured	600.00	NA	NA	0.00	0.00
THE TULLIS GROUP INC	Unsecured	3,761.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TIMBER TRAILS HOMEOWNERS ASS	Secured	0.00	0.00	0.00	0.00	0.00
TIMBER TRAILS HOMEOWNERS ASS	Secured	638.93	638.93	638.93	638.93	23.31

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,429.13	\$6,429.13	\$0.00
Debt Secured by Vehicle	\$14,381.31	\$14,381.31	\$315.10
All Other Secured	\$4,077.93	\$4,077.93	\$197.46
<b>TOTAL SECURED:</b>	<b>\$24,888.37</b>	<b>\$24,888.37</b>	<b>\$512.56</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$50,382.56</b>	<b>\$38,551.72</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,510.23</u>	
Disbursements to Creditors	<u>\$63,952.65</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$71,462.88</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.